

A Quick-Start Guide to the Health Insurance Marketplace Application



The Value of Health Insurance

Health coverage helps pay costs when you need care

No one plans to get sick or hurt, but most people need medical care at some point. Health coverage helps pay for these costs and protects you from very high expenses.

What is health insurance?

Health insurance is a contract between you and your insurance company. You buy a plan, and the company agrees to pay part of your medical costs when you get sick or hurt.

There are other important benefits of health insurance. Plans available in the Marketplace (and most other plans) provide free preventive care, like vaccines and check-ups. They also cover some costs for prescription drugs.

Health insurance helps you pay for care

Did you know the average cost of a 3-day hospital stay is \$30,000? Or that fixing a broken leg can cost up to \$7,500? Having health coverage can help protect you from high, unexpected costs like these.

Your insurance policy or summary of benefits and coverage will show what types of care, treatments and services are covered, including how much the insurance company will pay for different treatments in different situations.

What you pay for health insurance

You'll usually pay a premium every month for health coverage, and you may also have to meet a deductible once each year before the insurance company starts to pay its share.

How much you pay for your premium and deductible is based on the type of coverage you have.

Just as important as the premium cost is how much you have to pay when you get services.

Examples include:

- How much you pay for care before your insurance company starts to pay its share (a deductible)
- What you pay out-of-pocket for services after you pay the deductible (coinsurance or copayments)
- How much in total you'll have to pay if you get sick (the out-of-pocket maximum)

What your policy covers is often directly related to how expensive the health insurance policy is. The policy with the cheapest premium may not cover many services and treatments.

5 things to know about health insurance

1. There are many kinds of private health insurance policies. Different kinds of policies can offer very different kinds of benefits, and some can limit which doctors, hospitals, or other providers you can use.
2. You may have to pay coinsurance or a copayment as your share of the cost when you get a medical service, like a doctor's visit, hospital outpatient visit, or a prescription. Coinsurance is usually a percentage amount (for example, 20% of the total cost). A copayment is usually a fixed amount (for example, you might pay \$10 or \$20 for a prescription or doctor's visit).
3. You may have to pay a deductible each plan year before your insurance company starts to pay for care you get. For example, let's say you have a \$200 deductible. You go to the emergency room and the total cost is \$1,250. You pay the first \$200 to cover the deductible, and then your insurance starts to pay its share.
4. Health insurance plans contract with networks of hospitals, doctors, pharmacies, and health care providers to take care of people in the plan. Depending on the type of policy you buy, your plan may only pay for your care when you get it from a provider in the plan's network, or you may have to pay a bigger share of the bill.
5. You may see products that look and sound like health insurance, but don't give you the same protection as full health insurance. Some examples are policies that only cover certain diseases, policies that only cover you if you're hurt in an accident, or plans that offer you discounts on health services. Don't mistake insurancelike products for full comprehensive insurance protection.

Get more information about how insurance works at **HealthCare.gov**. You can also call the Health Insurance Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**.



Get Covered: A One-Page Guide to the Health Insurance Marketplace

Here's a quick look at the most important things to know about the Health Insurance Marketplace.

- **The Marketplace helps uninsured people find health coverage.**
- **When you fill out the Marketplace application we'll tell you if you qualify for:**
 - **Private insurance plans.** We'll tell you whether you qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance at the standard price. Plans cover essential health benefits, pre-existing conditions, and preventive care.
 - **Medicaid and the Children's Health Insurance Program (CHIP).** These programs provide coverage to millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you. Many but not all states are expanding Medicaid in 2014 to cover more people.
- **No matter what state you live in, you can use the Marketplace.** Some states operate their own Marketplace. In some states, the Marketplace is run by the Federal government.
- **Most people must have health coverage in 2014 or pay a fee.** If you don't have coverage in 2014, you'll have to pay a penalty of \$95 per adult, \$47.50 per child, or 1% of your income (whichever is higher). The fee increases every year. Some people may qualify for an exemption from this fee.
- **You're considered covered** if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **Marketplace open enrollment ends March 31, 2014.** If you enroll by December 23, 2013, coverage can begin as soon as January 1, 2014.
- **Ready to apply and enroll, or have questions?**
 - Visit **HealthCare.gov**
 - Call the Health Insurance Marketplace call center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.



How Can I Help Consumers Learn about Plans and Pricing before they're Ready to Apply?

You can use the [Plan Premium Tool](#) on **HealthCare.gov** to help consumers survey plans and prices without first completing a Marketplace application. The tool lists all health plans available in states where the federal government is operating the Marketplace, and includes information on the following:

- Medical plans in the individual market
- Medical plans in the small group (SHOP) market
- Dental plans in the individual market
- Dental plans in the small group (SHOP) market

How to use the tool

- Go to **HealthCare.gov** and click the "See Plans Now" button
- After answering some basic questions, you'll have access to the Plan Premium Tool

Prices in the tool don't reflect the lower costs an applicant may qualify for based on household size and income.

Pricing information

Many people who apply will qualify for reduced costs through tax credits that are automatically applied to monthly premiums. These credits will significantly lower the prices shown for a majority of those applying.

Note: Examples provided in the tool are offered for comparison purposes only. When an individual provides household and income information on the Marketplace application, the applicant's specific age, household makeup, and smoking status will be used to determine premium costs.



Do I Qualify to Save on Coverage?

To learn if you may qualify for lower costs on health insurance coverage, find your estimated 2014 income and number of people in your household on the chart below. (You can use adjusted gross income as a rough estimate, but see HealthCare.gov for details.)

The column on the left shows what you may qualify for. If your state isn't expanding Medicaid and your income is below the figure on the bottom row, be sure to apply for Medicaid anyway. You may qualify under your state's current rules.

(Note: The figures below apply to residents of the continental United States. Dollar amounts in Alaska and Hawaii are higher. Dollar amounts are based on 2013 figures and are likely to be slightly higher in 2014.)

		Number of people in your household					
		1	2	3	4	5	6
Private Marketplace Health Plans	You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between... <i>See next row if your income is at the lower end of this range</i>	\$11,490 - \$45,960	\$15,510 - \$62,040	\$19,530 - \$78,120	\$23,550 - \$94,200	\$27,570 - \$110,280	\$31,590 - \$126,360
	You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your yearly income is between...	\$11,490 - \$28,725	\$15,510 - \$38,775	\$19,530 - \$48,825	\$23,550 - \$58,875	\$27,570 - \$68,925	\$31,590 - \$78,975
Medicaid Coverage	If your state is expanding Medicaid in 2014: You may qualify for Medicaid coverage if your yearly income is below...	\$15,857	\$21,404	\$26,951	\$32,499	\$38,047	\$43,594
	If your state isn't expanding Medicaid: You may not qualify for any Marketplace savings programs if your yearly income is below...	\$11,490	\$15,510	\$19,530	\$23,550	\$27,570	\$31,590





No computer? You can still get Marketplace coverage.

There are several ways to get Health Insurance Marketplace coverage, even if you don't have a computer.

GET READY



CALL



DECIDE



ENROLLMENT COMPLETE

Get this information ready for you and anyone else in your household who needs coverage:

- Social Security number (SSN)
- Document number (if you're an eligible immigrant who wants health coverage)
- Birth date
- Paystubs, W-2 forms, or other info about your income
- Employer's phone number
- Policy/member numbers for any current health coverage

Call the Marketplace call center.

- **1-800-318-2596.** TTY users should call **1-855-889-4325.**
- If your state is running its own Marketplace, you'll be directed to call their toll-free number.

Decide how you want to apply and enroll.

- Apply and enroll over the phone
- Fill out the application yourself
- Get in-person help applying and enrolling

A customer service representative can help talk you through the application, fill it out for you, and help you enroll in a plan. If you don't have time to do this, you can ask them to mail you a paper application. Or, you might decide you need in-person help. The representative can give you contact information for help in your area.

If you fill out and mail in an application, we'll be in touch. Once we process your application, we'll mail you information that lets you know what coverage you qualify for and if you can get any help paying for it. We'll also tell you about your next steps, including how to compare plans, choose one that works for you, and enroll.



Marketplace Application Checklist

When you apply for coverage in the Health Insurance Marketplace, you'll need to provide some information about you and your household, including income, any insurance you currently have, and some additional items.

Use the checklist below to help you gather what you need to apply for coverage. Open enrollment starts October 1, 2013 for coverage starting as early as January 1, 2014. Open enrollment ends March 31, 2014.

- Social Security Numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household
- A completed **Employer Coverage Tool** (see page 2 of this checklist) for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in.)

Stay up-to-date about the Marketplace. Visit HealthCare.gov/subscribe to get email or text updates that will help you get ready to apply.



THINGS TO KNOW



Use this application to see what coverage you qualify for

- Affordable private health insurance plans that offer comprehensive coverage to help you stay well
- A new tax credit that can immediately help pay your premiums for health coverage
- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)

You may qualify for a free or low-cost program even if you earn as much as \$94,000 a year (for a family of 4).



Who can use this application?

- Use this application to apply for anyone in your family.
- Apply even if you or your child already has health coverage. You could be eligible for lower-cost or free coverage.
- If you're single, you may be able to use a short form. Visit HealthCare.gov.
- Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying won't affect your immigration status or chances of becoming a permanent resident or citizen.
- If someone is helping you fill out this application, you may need to complete Appendix C.



Apply faster online

Apply faster online at HealthCare.gov.



What you may need to apply

- Social Security numbers (or document numbers for any eligible immigrants who need insurance)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to your family



Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. **We'll keep all the information you provide private and secure, as required by law.** To view the Privacy Act Statement, go to HealthCare.gov or see instructions.



What happens next?

Send your complete, signed application to the address on page 7. **If you don't have all the information we ask for, sign and submit your application anyway.** We'll follow up with you within 1–2 weeks. You'll get instructions on the next steps to complete your health coverage. If you don't hear from us, visit HealthCare.gov or call **1-800-318-2596**. Filling out this application doesn't mean you have to buy health coverage.



Get help with this application

- **Online:** HealthCare.gov
- **Phone:** Call our Help Center at **1-800-318-2596**.
- **In person:** There may be counselors in your area who can help. Visit HealthCare.gov or call **1-800-318-2596** for more information.
- **En Español:** Llame a nuestro centro de ayuda gratis al **1-800-318-2596**.

10/2013



NEED HELP WITH YOUR APPLICATION? Visit HealthCare.gov or call us at **1-800-318-2596**. Para obtener una copia de este formulario en Español, llame **1-800-318-2596**. If you need help in a language other than English, call **1-800-318-2596** and tell the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call **1-855-889-4325**.

Use blue or black ink to complete this application.

STEP 1 Tell us about yourself.

(We need one adult in the family to be the contact person for your application.)

1. First name		Middle name		Last name		Suffix	
2. Home address (Leave blank if you don't have one.)						3. Apartment or suite number	
4. City			5. State □ □	6. ZIP code □ □ □ □ □ □		7. County	
8. Mailing address (if different from home address)						9. Apartment or suite number	
10. City			11. State □ □	12. ZIP code □ □ □ □ □ □		13. County	
14. Phone number (□ □ □) □ □ □ - □ □ □ □ □ □				15. Other phone number (□ □ □) □ □ □ - □ □ □ □ □ □			
16. Do you want to get information about this application by email? <input type="checkbox"/> Yes <input type="checkbox"/> No							
Email address: _____							
17. What is your preferred spoken or written language (if not English)? _____							

STEP 2 Tell us about your family.

Who do you need to include on this application?

Tell us about all the family members who live with you. If you file taxes, we need to know about everyone on your tax return. (You don't need to file taxes to get health coverage.)

DO Include:

- Yourself
- Your spouse
- Your children under 21 who live with you
- Your unmarried partner who needs health coverage
- Anyone you include on your tax return, even if they don't live with you
- Anyone else under 21 who you take care of and lives with you

You DON'T have to include:

- Your unmarried partner who doesn't need health coverage
- Your unmarried partner's children
- Your parents who live with you, but file their own tax return (if you're over 21)
- Other adult relatives who file their own tax return

The amount of assistance or type of program you qualify for depends on the number of people in your family and their incomes. This information helps us make sure everyone gets the best coverage they can.

Complete Step 2 for each person in your family. Start with yourself, then add other adults and children. If you have more than 2 people in your family, you'll need to make a copy of the pages and attach them. You don't need to provide immigration status or a Social Security Number (SSN) for family members who don't need health coverage. We'll keep all the information you provide private and secure as required by law. We'll use personal information only to check if you're eligible for health coverage.



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STEP 2: PERSON 1 (Continue with yourself)

Current job & income information

Employed: If you're currently employed, tell us about your income. Start with question 18.

Not employed: Skip to question 28.

Self-employed: Skip to question 27.

CURRENT JOB 1:

18. Employer name

a. Employer address

b. City	c. State	d. ZIP code	19. Employer phone number () -
20. Wages/tips (before taxes) \$	<input type="checkbox"/> Hourly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Every 2 weeks
	<input type="checkbox"/> Twice a month	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
			21. Average hours worked each WEEK

CURRENT JOB 2: (If you have more jobs and need more space, attach another sheet of paper.)

22. Employer name

a. Employer address

b. City	c. State	d. ZIP code	23. Employer phone number () -
24. Wages/tips (before taxes) \$	<input type="checkbox"/> Hourly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Every 2 weeks
	<input type="checkbox"/> Twice a month	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
			25. Average hours worked each WEEK

26. **In the past year, did you:** Change jobs Stop working Start working fewer hours None of these

27. If self-employed, answer the following questions:

a. Type of work: _____

b. How much net income (profits once business expenses are paid) will you get from this self-employment this month? (See instructions.) \$

28. **OTHER INCOME THIS MONTH:** Check all that apply, and give the amount and how often you get it. Check here if none.

NOTE: You don't need to tell us about child support, veteran's payment, or Supplemental Security Income (SSI).

<input type="checkbox"/> Unemployment	\$	How often? _____	<input type="checkbox"/> Alimony received	\$	How often? _____
<input type="checkbox"/> Pension	\$	How often? _____	<input type="checkbox"/> Net farming/fishing	\$	How often? _____
<input type="checkbox"/> Social Security	\$	How often? _____	<input type="checkbox"/> Net rental/royalty	\$	How often? _____
<input type="checkbox"/> Retirement accounts	\$	How often? _____	<input type="checkbox"/> Other income	\$	How often? _____
			Type: _____		

29. **DEDUCTIONS:** Check all that apply, and give the amount and how often you get it. If you pay for certain things that can be deducted on a federal income tax return, telling us about them could make the cost of health coverage a little lower.

NOTE: You shouldn't include a cost that you already considered in your answer to net self-employment (question 27b).

<input type="checkbox"/> Alimony paid	\$	How often? _____	<input type="checkbox"/> Other deductions	\$	How often? _____
<input type="checkbox"/> Student loan interest	\$	How often? _____	Type: _____		

30. **YEARLY INCOME:** Complete only if your income changes from month to month. If you don't expect changes to your monthly income, skip to the next person. ➔

Your total income this year	Your total income next year (if you think it will be different)
\$	\$

THANKS!
This is all we need to know about you.



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STEP 2: PERSON 2

Current job & income information

Employed: If PERSON 2 is currently employed, tell us about his or her income. Start with question 20.

Not employed: Skip to question 30.

Self-employed: Skip to question 29.

CURRENT JOB 1:

20. Employer name

a. Employer address

b. City

c. State

d. ZIP code

21. Employer phone number

() -

22. Wages/tips (before taxes)

Hourly

Weekly

Every 2 weeks

Twice a month

Monthly

Yearly

\$

23. Average hours worked each WEEK

CURRENT JOB 2: (If PERSON 2 has more jobs, attach another sheet of paper.)

24. Employer name

a. Employer address

b. City

c. State

d. ZIP code

25. Employer phone number

() -

26. Wages/tips (before taxes)

Hourly

Weekly

Every 2 weeks

Twice a month

Monthly

Yearly

\$

27. Average hours worked each WEEK

28. In the past year, did PERSON 2: Change jobs Stop working Start working fewer hours None of these

29. If PERSON 2 is self-employed, answer the following questions:

a. Type of work: _____

b. How much net income (profits once business expenses are paid) will PERSON 2 get from this self-employment this month? (See instructions.)

\$

30. **OTHER INCOME THIS MONTH:** Check all that apply, and give the amount and how often PERSON 2 gets it. Check here if none.

NOTE: You don't need to tell us about PERSON 2's child support, veteran's payment, or Supplemental Security Income (SSI).

Unemployment \$ How often? _____

Alimony received \$ How often? _____

Pension \$ How often? _____

Net farming/fishing \$ How often? _____

Social Security \$ How often? _____

Net rental/royalty \$ How often? _____

Retirement accounts \$ How often? _____

Other income \$ How often? _____
Type: _____

31. **DEDUCTIONS:** Check all that apply, and give the amount and how often PERSON 2 gets it. If PERSON 2 pays for certain things that can be deducted on a federal income tax return, telling us about them could make the cost of health coverage a little lower.

NOTE: You shouldn't include a cost that you already considered in your answer to net self-employment (question 29b).

Alimony paid \$ How often? _____

Other deductions \$ How often? _____

Student loan interest \$ How often? _____

Type: _____

32. **YEARLY INCOME:** Complete only if PERSON 2's income changes from month to month. If you don't expect changes to PERSON 2's monthly income, skip to the next person. ➔

PERSON 2's total income **this year**

PERSON 2's total income **next year** (if you think it will be different)

\$

\$

THANKS!

This is all we need to know about PERSON 2.



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STEP 3 American Indian or Alaska Native (AI/AN) family member(s)

1. Are you or is anyone in your family American Indian or Alaska Native?

- NO. If no**, skip to Step 4.
- YES. If yes**, go to Appendix B.

STEP 4 Your family's health coverage

Answer these questions for anyone who needs health coverage.

1. Is anyone enrolled in health coverage now from the following?

- YES. If yes**, check the type of coverage and write the person(s)' name(s) next to the coverage they have. **NO.**
- | | |
|---|---|
| <input type="checkbox"/> Medicaid _____ | <input type="checkbox"/> Employer insurance _____ |
| <input type="checkbox"/> CHIP _____ | Name of health insurance: _____ |
| <input type="checkbox"/> Medicare _____ | Policy number: _____ |
| <input type="checkbox"/> TRICARE (Don't check if you have Direct Care or Line of Duty)
_____ | Is this COBRA coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> VA health care program _____ | Is this a retiree health plan? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Peace Corps _____ | <input type="checkbox"/> Other |
| | Name of health insurance: _____ |
| | Policy number: _____ |
| | Is this a limited-benefit plan (like a school accident policy)?
<input type="checkbox"/> Yes <input type="checkbox"/> No |

2. Is anyone listed on this application offered health coverage from a job?

Check yes even if the coverage is from someone else's job, such as a parent or spouse.

- YES. If yes**, you'll need to complete and include Appendix A. Is this a state employee benefit plan? Yes No
- NO. If no**, continue to Step 5.

STEP 5 Read below & sign on the next page

- I'm signing this application under penalty of perjury, which means I've provided true answers to all the questions on this form to the best of my knowledge. I know that I may be subject to penalties under federal law if I intentionally provide false or untrue information.
- I know that I must tell the Health Insurance Marketplace if anything changes (and is different than) what I wrote on this application. I can visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** to report any changes. I understand that a change in my information could affect the eligibility for member(s) of my household.
- I know that under federal law, discrimination isn't permitted on the basis of race, color, national origin, sex, age, sexual orientation, gender identity, or disability. I can file a complaint of discrimination by visiting www.hhs.gov/ocr/office/file.
- I know that my information on this form will be used only to determine eligibility for health coverage and will be kept private as required by law.
- Is anyone applying for health insurance on this application incarcerated (detained or jailed)? Yes No
If yes, write the name of the person incarcerated here: _____
 Check here if this person is pending disposition of charges.

We need this information to check your eligibility for help paying for health coverage if you choose to apply. We'll check your answers using information in our electronic databases and databases from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security, and/or a consumer reporting agency. If the information doesn't match, we may ask you to send us proof.



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APPENDIX A

Form Approved
OMB No. 0938-1191

Health Coverage from Jobs

You **DON'T** need to answer these questions unless someone in the household is eligible for health coverage from a job. Attach a copy of this page for each job that offers coverage.

Tell us about the job that offers coverage.

Take the Employer Coverage Tool on the next page to the employer who offers coverage to help you answer these questions. You only need to include this page when you send in your application, not the Employer Coverage Tool.

Employee information

1. Employee name (First, Middle, Last)	2. Employee Social Security number [][][] - [][] - [][][][]
--	---

Employer information

3. Employer name	4. Employer Identification Number (EIN) [][] - [][][][][][]	
5. Employer address	6. Employer phone number ([][][]) [][][] - [][][][]	
7. City	8. State [][]	9. ZIP code [][][][][]
10. Who can we contact about employee health coverage at this job?		
11. Phone number (if different from above) ([][][]) [][][] - [][][][]	12. Email address	

13. Are you currently eligible for coverage offered by this employer, or will you become eligible in the next 3 months?

Yes (Continue)

13a. If you're in a waiting or probationary period, when can you enroll in coverage? (mm/dd/yyyy)

[][] / [][] / [][][][]

List the names of anyone else who is eligible for coverage from this job.

Name: _____ Name: _____ Name: _____

No (Stop here and go to Step 5 in the application)

Tell us about the health plan offered by this employer.

14. Does the employer offer a health plan that meets the minimum value standard*? <input type="checkbox"/> Yes <input type="checkbox"/> No
15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and did not receive any other discounts based on wellness programs. a. How much would the employee have to pay in premiums for this plan? \$ [][][][][] b. How often? <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Once a month <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly
16. What change will the employer make for the new plan year (if known)? <input type="checkbox"/> Employer won't offer health coverage <input type="checkbox"/> Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.) a. How much will the employee have to pay in premiums for that plan? \$ [][][][][] b. How often? <input type="checkbox"/> Weekly <input type="checkbox"/> Every 2 weeks <input type="checkbox"/> Twice a month <input type="checkbox"/> Once a month <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly c. Date of change (mm/dd/yyyy): [][] / [][] / [][][][]

*An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).



NEED HELP WITH YOUR APPLICATION? Visit [HealthCare.gov](https://www.healthcare.gov) or call us at **1-800-318-2596**. Para obtener una copia de este formulario en Español, llame **1-800-318-2596**. If you need help in a language other than English, call **1-800-318-2596** and tell the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call **1-855-889-4325**.

EMPLOYER COVERAGE TOOL

Use this tool to help answer questions in your Marketplace application, Appendix A. That part of the application asks about any employer health coverage that you're eligible for (even if it's from another person's job, like a parent or a spouse). The information in the numbered boxes below match the boxes in Appendix A. For example, you can use the answer to question 14 on this page to answer question 14 on Appendix A.

Write your name and Social Security number in boxes 1 and 2 and ask the employer to fill out the rest of the form. Complete one tool for each employer that offers health coverage that you're eligible for.



EMPLOYEE information

The **employee** needs to fill out this section.

1. Employee name (First, Middle, Last)	2. Employee Social Security Number [] [] [] - [] [] - [] [] [] []
--	---



EMPLOYER information

Ask the **employer** for this information.

3. Employer name	4. Employer Identification Number (EIN) [] [] - [] [] [] [] [] [] [] []
5. Employer address (the Marketplace will send notices to this address)	6. Employer phone number ([] [] []) [] [] [] - [] [] [] []
7. City	8. State [] []
	9. ZIP code [] [] [] [] [] []
10. Who can we contact about employee health coverage at this job?	
11. Phone number (if different from above) ([] [] []) [] [] [] - [] [] [] []	12. Email address

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

Yes (Go to question 13a.)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Go to next question)

No (STOP and return this form to employee)

Tell us about the health plan offered by this employer.

Does the employer offer a health plan that covers an employee's spouse or dependent?

Yes. Which people? Spouse Dependent(s)

No

(Go to question 14)

14. Does the employer offer a health plan that meets the minimum value standard*?

Yes (Go to question 15) No (STOP and return this form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered **only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? \$ [] [] [] [] [] []

b. How often? Weekly Every 2 weeks Twice a month Once a month Quarterly Yearly (Go to next question)

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return this form to employee.

16. What change will the employer make for the new plan year?

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan that meets the minimum value standard* and is available to the employee only. (Premium should reflect the discount for wellness programs. See question 15.)

a. How much will the employee have to pay in premiums for that plan? \$ [] [] [] [] [] []

b. How often? Weekly Every 2 weeks Twice a month Once a month Quarterly Yearly

c. Date of change (mm/dd/yyyy): [] [] / [] [] / [] [] [] []

*An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986).



NEED HELP WITH YOUR APPLICATION? Visit HealthCare.gov or call us at **1-800-318-2596**. Para obtener una copia de este formulario en Español, llame **1-800-318-2596**. If you need help in a language other than English, call **1-800-318-2596** and tell the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call **1-855-889-4325**.

APPENDIX B

American Indian or Alaska Native Family Member (AI/AN)

Complete this appendix if you or a family member are American Indian or Alaska Native. Submit this with your Application for Health Coverage & Help Paying Costs.

Tell us about your American Indian or Alaska Native family member(s).

American Indians and Alaska Natives can get services from the Indian Health Services, tribal health programs, or urban Indian health programs. They also may not have to pay cost sharing and may get special monthly enrollment periods. Answer the following questions to make sure your family gets the most help possible.

NOTE: If you have more people to include, make a copy of this page and attach.

	AI/AN PERSON 1	AI/AN PERSON 2
1. Name (First name, Middle name, Last name)	First _____ Middle _____ Last _____	First _____ Middle _____ Last _____
2. Member of a federally recognized tribe?	<input type="checkbox"/> Yes If yes, tribe name _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes If yes, tribe name _____ <input type="checkbox"/> No
3. Has this person ever gotten a service from the Indian Health Service, a tribal health program, or urban Indian health program, or through a referral from one of these programs?	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, is this person eligible to get services from the Indian Health Service, tribal health programs, or urban Indian health programs, or through a referral from one of these programs? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, is this person eligible to get services from the Indian Health Service, tribal health programs, or urban Indian health programs, or through a referral from one of these programs? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Certain money received may not be counted for Medicaid or the Children's Health Insurance Program (CHIP). List any income (amount and how often) reported on your application that includes money from these sources: <ul style="list-style-type: none"> Per capita payments from a tribe that come from natural resources, usage rights, leases, or royalties Payments from natural resources, farming, ranching, fishing, leases, or royalties from land designated as Indian trust land by the Department of Interior (including reservations and former reservations) Money from selling things that have cultural significance 	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> How often? _____	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> How often? _____



Assistance with completing this application

You can choose an authorized representative.

You can give a trusted person permission to talk about this application with us, see your information, and act for you on matters related to this application, including getting information about your application and signing your application on your behalf. This person is called an “authorized representative.” If you ever need to change your authorized representative, contact the Marketplace. If you’re a legally appointed representative for someone on this application, submit proof with the application.

1. Name of authorized representative (First name, Middle name, Last name)				
2. Address			3. Apartment or suite number	
4. City		5. State	6. ZIP code	
		<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
7. Phone number (<input type="text"/> <input type="text"/> <input type="text"/>) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
8. Organization name				
9. ID number (if applicable)				
<input type="text"/>				
By signing, you allow this person to sign your application, get official information about this application, and act for you on all future matters related to this application.				
10. Your signature			11. Date (mm/dd/yyyy)	
			<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

For certified application counselors, navigators, agents, and brokers only.

Complete this section if you’re a certified application counselor, navigator, agent, or broker filling out this application for somebody else.

1. Application start date (mm/dd/yyyy)				
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
2. First name, Middle name, Last name, & Suffix				
3. Organization name				
4. ID number (if applicable)			5. Agents/Brokers only: NPN number	
<input type="text"/>			<input type="text"/>	



Instructions to Help You Complete the Application for Health Coverage & Help Paying Costs

Starting October 1, 2013, you can apply for health coverage through the new Health Insurance Marketplace. Coverage begins as soon as January 1, 2014. The Marketplace is designed to help you find health coverage that fits your budget and meets your needs.

Through a streamlined application process, you'll find out if you can get savings that you can use right away to help you pay your premium amount for private health coverage. You can also find out if you qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

For your convenience, there are different ways to apply to the Marketplace. The fastest way is to apply online at HealthCare.gov. If you apply online, you'll also get your eligibility results right away.

These instructions include additional help for some, but not all, of the items in the application.

Before you begin, it may help to have this information ready:

- Social Security numbers (SSNs)
- Document numbers for eligible immigrants who want health coverage
- Birth dates
- Paystubs, W-2 forms, or other information about your family's income
- Policy/member numbers for any current health coverage
- Information about any health coverage from a job that's available to you or your family



There are 6 steps in this application.

Use blue or black ink to complete the application.

STEP 1 Tell us about yourself.

(Page 1)

An adult (18 or older) must complete the contact information. We need this information so we can follow up with you if we have questions about your application and so we can let you know what plans or programs you qualify for.

STEP 2 Tell us about your family.

(Page 1)

You need to provide information about everyone on your federal income tax return and all family members who live with you, even if they're not applying for health coverage. **Start with yourself.**

Your household size and income help determine what programs you qualify for. Read the information at the bottom of page 1 ("Who do you need to include on this application?") carefully to figure out which people to add in Step 2. The application has space for up to 2 people.

If you have more than 2 people in your household, make copies of pages 4-5 and complete them for each additional person.

(Page 2)

PERSON 1 (Start with yourself)

Need health coverage?

Complete the whole page.

Don't need health coverage?

Complete items 1-8.

Item 6

You can still apply for coverage even if you don't plan to file a federal income tax return:

- If you're married and interested in getting a premium tax credit, you'll need to file your federal income tax return jointly with your spouse to get the tax credit.
- If you're claimed as a dependent on someone else's tax return, list the names of the tax filer(s).
- If you're claimed as a dependent, include how you're related to the tax filer.
For example, if you're the child of the tax filer, list "child."

(Page 2)

PERSON 1 (Continued)

Item 9

If you have a physical, mental, or emotional health condition that limits activities like bathing, dressing, or daily chores, or if you live in a medical facility or nursing home, answering “yes” won’t increase your health care costs. If you have a disability, you may qualify for free or low-cost coverage.

Item 11

If you’re not a U.S. citizen but have eligible immigration status to get coverage through the Marketplace, check “yes” and provide your document type and document ID number(s) (see pages 7–9). If you have more than one of these documents, list all of them.

Items 16–17

Ethnicity and race questions are optional. This information will help the U.S. Department of Health and Human Services (HHS) better understand and improve the health and health care for all Americans. Providing this information won’t impact your eligibility for health coverage, your health plan options, or your costs in any way.

(Page 3)

PERSON 1: Current job & income information

We ask about your current income to see whether you qualify for help paying for coverage and how much help you can get. Include how much you make in wages and tips before taxes are deducted. You don’t have to include amounts taken out of your check by your employer for child care, health insurance, or retirement plans that are “not taxable” (sometimes called “pre-tax deductions”).

If you’re self-employed: Fill in the type of work you do and how much net income you’ll get this month. Net income means the amount left over after you’ve taken out business expenses. The amount can be positive or negative. See the table of self-employment income deductions on page 9 of these instructions to find out what you can subtract from your gross income.

Item 29

Deductions: List any of the deductions you’re able to claim from the front page of your 1040 federal income tax return.

STEP 2

Tell us about your family. (Continued)

(Page 4)

PERSON 2

Does PERSON 2 need health coverage?

Complete the whole page.

PERSON 2 doesn't need health coverage?

Complete items 1–9.

Item 2

Use these relationships to describe how PERSON 2 is related to you:

- Husband/wife
- Domestic partner
- Parent
- Stepparent
- Parent's domestic partner
- Son/daughter
- Stepson/stepdaughter
- Child of domestic partner
- Sibling
- Uncle/aunt
- Nephew/niece
- First cousin
- Grandparent
- Grandchild
- Other relative
- Other unrelated

Item 7

You can still apply for coverage even if PERSON 2 doesn't plan to file a federal income tax return:

- If PERSON 2 is married and interested in getting premium tax credits, PERSON 2 will need to file jointly with his or her spouse to get the tax credit.
- If PERSON 2 is claimed as a dependent on someone else's tax return, list the names of the tax filer(s).
- If PERSON 2 is claimed as a dependent, include how he or she is related to the tax filer(s).
For example, if PERSON 2 is the child of the tax filer, list "child."

Item 10

If PERSON 2 has a physical, mental, or emotional health condition that limits activities like bathing, dressing, or daily chores, or if PERSON 2 lives in a medical facility or nursing home, answering "yes" won't increase their health care costs. If PERSON 2 has a disability, they may qualify for free or low-cost coverage.

Item 12

If PERSON 2 isn't a U.S. citizen but has eligible immigration status, check "yes" and provide their document type and document ID number(s) (see pages 7–9). If PERSON 2 has more than one of these documents, list all of them. Item 12 doesn't need to be completed if PERSON 2 isn't applying for health coverage.

Items 18–19

Ethnicity and race questions are optional. This information will help HHS. Providing this information won't impact PERSON 2's eligibility for health coverage, health plan options, or costs in any way.

(Page 5)

PERSON 2: Current job & income information

Provide information about PERSON 2's current income to see if they're eligible for help paying for health coverage. Include how much PERSON 2 makes in wages and tips before taxes are deducted. You don't have to include amounts taken out of PERSON 2's check by their employer for child care, health insurance, or retirement plans that are "not taxable" (sometimes called "pre-tax deductions").

If PERSON 2 is self-employed: Fill in the type of work PERSON 2 does and how much net income they'll get this month. Net income means the amount left over after business expenses have been taken out. The amount can be positive or negative. See the table of self-employment income deductions on page 9 of these instructions to find out what can be subtracted from PERSON 2's gross income.

Item 31

Deductions: List any of the deductions PERSON 2 is able to claim from the front page of PERSON 2's 1040 federal income tax return.

STEP 3 American Indian or Alaska Native (AI/AN) family member(s)

(Page 6)

If anyone in your family is American Indian or Alaska Native, check "yes," complete Appendix B: American Indian or Alaska Native Family Member (AI/AN), and submit it with your application. There are special protections available for members of federally recognized tribes.

STEP 4 Your family's health coverage

(Page 6)

Item 1

If any of the people applying for health coverage are currently enrolled in a type of health coverage listed on page 6 of the application, check the type of coverage, write the person's name next to the coverage they have, and include other information as requested.

Item 2

If anyone in your family is offered health coverage from a job (whether it's their own job or another person's job), check "yes," even if they're offered coverage but aren't currently enrolled. If someone in your family is offered coverage, **you must** complete Appendix A: Health Coverage from Jobs, and submit it with your application. If no, skip to Step 5.

STEP 5

Read below & sign on the next page

(Pages 6–7)

Read the statements on these pages, sign your name, and write today's date. By signing, you're agreeing that the information you provided is true and correct. If you or someone applying for health insurance on this application is incarcerated (detained or jailed), check yes and write their name in the space provided. If the person is pending disposition, check the box.

If an authorized representative helped you fill out this application, they can sign the form for you, but they'll need to complete Appendix C: Assistance with Completing this Application, and submit it with your application.

STEP 6

Mail completed application.

(Page 7)

Mail your original, signed application (and appendices, if applicable) to:

**Health Insurance Marketplace
Dept. of Health and Human Services
465 Industrial Blvd.
London, KY 40750-0001**

When you mail your application, be sure to use the correct amount of postage. The postage rate will depend on the weight of your application, which will be based on the number of pages you've included.

If you don't have all the information or you can't finish all the items, send in your application anyway. We'll follow up with you within 1–2 weeks.

Next Steps

You'll get information on how to enroll in a plan (if you're eligible) when you get your eligibility results.

Eligible immigration status list:

Use this list to answer questions about eligible immigration status. If you see your status below, check the box that says “yes.”

- Lawful permanent resident (LPR/Green Card holder)
 - Asylee
 - Refugee
 - Cuban/Haitian entrant
 - Paroled into the U.S.
 - Conditional entrant granted before 1980
 - Battered spouse, child, or parent
 - Victim of trafficking and his or her spouse, child, sibling, or parent
 - Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
 - Individual with non-immigrant status (including worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau)
 - Temporary Protected Status (TPS)
 - Deferred Enforced Departure (DED)
 - Deferred Action Status (Deferred Action for Childhood Arrivals (DACA) isn't an eligible immigration status for applying for health coverage.)
- **Applicant for:**
 - Special Immigrant Juvenile Status
 - Adjustment to LPR Status with an approved visa petition
 - Victim of trafficking visa
 - Asylum who has either been granted employment authorization, OR is under 14 and has had an application for asylum pending for at least 180 days.
 - Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT) who has either been granted employment authorization, OR is under 14 and has had an application for withholding of deportation or withholding of removal under the immigration laws or under the CAT pending for at least 180 days.
- **Certain individuals with employment authorization document:**
 - Registry applicants
 - Order of supervision
 - Applicant for Cancellation of Removal or Suspension of Deportation
 - Applicant for Legalization under IRCA
 - Applicant for Temporary Protected Status (TPS)
 - Legalization under the LIFE Act
- Lawful temporary resident
 - Granted an administrative stay of removal by the Department of Homeland Security (DHS)
 - Member of a federally recognized Indian tribe or American Indian born in Canada
 - Resident of American Samoa

Immigration status and document types:

If you're an eligible non-citizen applying for health coverage, list your immigration document. See the list below for some common document types. If the document you have isn't listed, you can still write its name. If you're not sure, or you have an eligible status but no document, call the Marketplace Call Center at **1-800-318-2596** for help.

IF YOU HAVE:	LIST THESE FOR THE DOCUMENT ID:
Permanent Resident Card, "Green Card" (I-551)	<ul style="list-style-type: none"> • Alien registration number • Card number
Reentry Permit (I-327)	<ul style="list-style-type: none"> • Alien registration number
Refugee Travel Document (I-571)	<ul style="list-style-type: none"> • Alien registration number
Employment Authorization Card (I-766)	<ul style="list-style-type: none"> • Alien registration number • Card number • Expiration date • Category code
Machine Readable Immigrant Visa (with temporary I-551 language)	<ul style="list-style-type: none"> • Alien registration number • Passport number
Temporary I-551 Stamp (on passport or 1-94/1-94A)	<ul style="list-style-type: none"> • Alien registration number
Arrival/Departure Record (I-94/I-94A)	<ul style="list-style-type: none"> • I-94 number
Arrival/Departure Record in foreign passport (I-94)	<ul style="list-style-type: none"> • I-94 number • Passport number • Expiration date • Country of issuance
Foreign passport	<ul style="list-style-type: none"> • Passport number • Expiration date • Country of issuance
Certificate of Eligibility for Nonimmigrant Student Status (I-20)	<ul style="list-style-type: none"> • SEVIS ID
Certificate of Eligibility for Exchange Visitor Status (DS2019)	<ul style="list-style-type: none"> • SEVIS ID
Notice of Action (I-797)	<ul style="list-style-type: none"> • Alien registration number or an I-94 number
Other	<ul style="list-style-type: none"> • Alien registration number or an I-94 number • Description of the type or name of the document

For more eligible immigration documents or statuses, continue to the next page.

You can also list these documents or statuses:

- Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada (**Note:** This is considered an eligible immigration status for Medicaid, but not for a Qualified Health Plan (QHP).)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Document indicating withholding of removal
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Cuban/Haitian entrant
- Resident of American Samoa

For people who are self-employed:

If you have any of these expenses, you can subtract them from your gross income to get an amount for your net self-employment income:

- Car and truck expenses (for travel during the workday, not commuting)
- Employee wages and fringe benefits
- Interest (including mortgage interest paid to banks, etc.)
- Rent or lease of business property and utilities
- Advertising
- Repairs and maintenance
- Deductible self-employment taxes
- Contributions to a self-employed SEP, SIMPLE, or qualified retirement plan
- Property, liability, or business interruption insurance
- Depreciation
- Legal and professional services
- Commissions, taxes, licenses, and fees
- Contract labor
- Certain business travel and meals
- Cost of self-employed health insurance

Instructions to Help You Complete the Appendices

APPENDIX A

Health Coverage from Jobs

If anyone in your family has an offer of health coverage from a job, including through a parent or spouse, provide information on the offer of coverage, regardless of whether the person is currently enrolled.

Complete one page for each employer that offers health coverage. This appendix includes an Employer Coverage Tool to be given to the employer to answer questions about the coverage they offer.

APPENDIX B

American Indian or Alaska Native Family Member (AI/AN)

If you or a family member are American Indian or Alaska Native, complete Appendix B. You'll be asked about the person's tribe membership, income, and other information.

APPENDIX C

Assistance with Completing this Application

- **Certified application counselors, navigators, in-person assistance counselors, and other assisters:** These are professional individuals or organizations that are trained to help consumers looking for health coverage options through the Marketplace, including help with completing this application. Services are free to consumers. You can ask to see certification showing they're authorized to perform this work. They can help you complete this section. The ID number is the navigator's identification number. This is a unique alphanumeric ID (13 letters and numbers) given to each navigator.
- **Agents and brokers:** Agents and brokers can help you apply for help paying for coverage and enroll in a Qualified Health Plan (QHP) through the Marketplace. They can make specific recommendations about which plan you should enroll in. They're also licensed and regulated by states and typically get payments or commissions from health insurance companies when they enroll consumers. They can help you complete this section.

List both ID numbers for agents and brokers:

- **FFM User ID:** A unique ID that the agent or broker creates when registering with the Marketplace.
- **National Producer Number (NPN):** A unique number (up to 10 digits) that's assigned to each licensed agent or broker. An NPN can be easily located by going to the National Insurance Producer Registry's website at www.nipr.com.

Permission for information submitted

By submitting this application, you represent that you have permission from all of the people whose information is on the application to both submit their information to the Marketplace, and receive any communications about their eligibility and enrollment.

Privacy Act Statement

(effective 09/01/2013)

We are authorized to collect the information on this form and any supporting documentation, including social security numbers, under the Patient Protection and Affordable Care Act (Public Law No. 111-148), as amended by the Health Care and Education Reconciliation Act of 2010 (Public Law No. 111-152), and the Social Security Act.

We need the information provided about you and the other individuals listed on this form to determine eligibility for: (1) enrollment in a qualified health plan through the Federal Health Insurance Marketplace, (2) insurance affordability programs (such as Medicaid, CHIP, advanced payment of the premium tax credits, and cost sharing reductions), and (3) certifications of exemption from the individual responsibility requirement. As part of that process, we will verify the information provided on the form, communicate with you or your authorized representative, and eventually provide the information to the health plan you select so that they can enroll any eligible individuals in a qualified health plan or insurance affordability program. We will also use the information provided as part of the ongoing operation of the Marketplace, including activities such as verifying continued eligibility for all programs, processing appeals, reporting on and managing the insurance affordability programs for eligible individuals, performing oversight and quality control activities, combatting fraud, and responding to any concerns about the security or confidentiality of the information.

While providing the requested information (including social security numbers) is voluntary, failing to provide it may delay or prevent your ability to obtain health coverage through the Marketplace, advanced payment of the premium tax credits, cost sharing reductions, or an exemption from the shared responsibility payment. If you don't have an exemption from the shared responsibility payment and you don't maintain qualifying health coverage for three months or longer during the year, you may be subject to a penalty. If you don't provide correct information on this form or knowingly and willfully provide false or fraudulent information, you may be subject to a penalty and other law enforcement action.

Privacy Act statement (continued)

In order to verify and process applications, determine eligibility, and operate the Marketplace, we will need to share selected information that we receive outside of CMS, including to:

1. Other federal agencies, (such as the Internal Revenue Service, Social Security Administration and Department of Homeland Security), State agencies (such as Medicaid or CHIP) or local government agencies. We may use the information you provide in computer matching programs with any of these groups to make eligibility determinations, to verify continued eligibility for enrollment in a qualified health plan or Federal benefit programs, or to process appeals of eligibility determinations;
2. Other verification sources including consumer reporting agencies;
3. Employers identified on applications for eligibility determinations;
4. Applicants/enrollees, and authorized representatives of applicants/enrollees;
5. Agents, Brokers, and issuers of Qualified Health Plans, as applicable, who are certified by CMS who assist applicants/enrollees;
6. CMS contractors engaged to perform a function for the Marketplace; and
7. Anyone else as required by law or allowed under the Privacy Act System of Records Notice associated with this collection (CMS Health Insurance Exchanges System (HIX), CMS System No. 09-70-0560, as amended, 78 Federal Register, 8538, March 6, 2013, and 78 Federal Register, 32256, May 29, 2013).

This statement provides the notice required by the Privacy Act of 1974 (5 U.S.C. § 552a(e)(4)). You can learn more about how we handle your information at [HealthCare.gov/privacy](https://www.healthcare.gov/privacy).

Other Helpful Resources

Below are some other resources you may find helpful as you help someone through the application process.

- Videos on plan compare (short and long version), cost sharing reduction, and advance premium tax credit: <http://marketplace.cms.gov/getofficialresources/multimedia/multimedia.html>
- Marketplace consumer application job aid in other languages: <http://marketplace.cms.gov/getofficialresources/other-languages/other-languages-materials.html>
- Information about how employers can help with the Marketplace application process: <http://marketplace.cms.gov/training/get-training.html>



